

What would you do if you learned someone was building a casino next door to your house and had invited your children in to gamble?

Well, the news is worse than that. There's a child accessible casino that's sitting on the computer desk in your den or your child's bedroom. It's not only offering the user an invitation to gamble through games or sports betting, it also spews out pornography and even child pornography.

What may surprise most is that this type Internet gambling is illegal in the United States. Because of that, virtual casinos are setup by criminals to operate beyond the reach of U.S. law or state laws from so-called offshore or foreign locations.

Illegal Internet gambling is a plague that threatens every young person in America. Don't take my word for it. Dr. Howard Shaffer, director of addiction studies at Harvard University, likens the threat of online gambling to crack cocaine in its potential to destroy young lives.

And far worse, his analysis only calculates the damage from serious gambling addiction. Feed into this analysis that it is not only infecting children and adults alike with a serious gambling addiction, but because these rogue websites routinely offer links to pornography and other morally corrupt sites not appropriate for anyone and certainly not for our children, the damages are multiplied catastrophically.

We have all marveled at how adept our children or grandchildren are with computers. Two years ago, the publication *American Demographics* reported that while only one in 10 citizens 65 and older use computers for hobbies and entertainment, seven out of 10 18-to-24 year olds do so. An estimated 72 percent of 18-to-24 years spend four hours a day on the computer. They can spend hours on the Internet or playing video games, totally losing track of time and those around them.

Now, suppose that instead of playing a harmless game, they were on the computer at one of thousands of Internet gambling sites. Then, imagine that they had your credit card.

In 1995 these unregulated offshore Internet gambling sites were virtually non-existent. Today, despite laws in all 50 states prohibiting these activities. \$1.6 billion in wagers are placed--that's 1,600 million dollars in bets. As gambling on the Internet explodes, children have access to gambling, pornography and who knows what else every day across America. At the click of a mouse, virtual casinos appear on computer screens in dorm rooms and homes. All that's required to play is a credit card number and time. Our young people increasingly have both. Almost 80 percent of college students have credit cards and nearly a third have four or more credit cards. With more than 1,500 gambling sites on the Internet, it's just a matter of time before young people find one.

Many already have. A representative of the National Collegiate Athletic Association testified before Congress that Internet gambling is becoming an unmanageable problem on college campuses. Gambling addiction among college students, including athletes, is growing at three times the rate of the adult population. Many students are piling up enormous credit card debts gambling from their dorm room computers. In its testimony, the NCAA played a videotaped account of one student who lost \$10,000 gambling over the Internet in three months. In another case, a student lost \$5,000 on a single Internet wager on the Super Bowl and was forced to drop out.

The easy access to illegal Internet casinos is often an irresistible draw - not only to our young people but to Americans of all ages. More than 15 million are addicted to gambling. With Internet gambling on the rise, that number will surely increase. This addiction hurts more than just the gambler. Problem gambling results in broken families, bankruptcy, crime and higher rates of suicide. Unlike "traditional" gambling, Internet gambling comes right into our homes, and thus carries an even greater ability to hurt a wider segment of the population.

As if the negative impact on our children, families and communities wasn't enough, the FBI has testified that unlawful and unsupervised Internet gambling sites serve as a "powerful vehicle" for money laundering activities that can be exploited by terrorists to finance attacks on innocent Americans.

In response, I have joined others in Congress to introduce legislation to stop illegal Internet gambling. This bill is [H.R. 556](#), the Unlawful Internet Gambling Funding Prohibition Act. It would prohibit the use of any bank instrument -- such as a credit card, check or electronic funds transfer -- for gambling online. The people who create these sites do it for one reason and one reason only -- money. Take the financial incentives away and it stops. For all practical

purposes, this bill would put an end to Internet gambling.

As Chairman of the Financial Institutions and Consumer Credit Subcommittee, I have worked to make this bill a priority. Last week, I and other co-sponsors secured from the House leadership a commitment to bring up this legislation for a vote today.

Illegal Internet gambling has reached epidemic proportions. Increasingly, it is putting our youth at greater risk, exacerbating pathological gambling, and opening the door for fraud and money laundering. It is a threat to our nation and must be stopped. Tell your congressmen and senators you expect them to actively participate in seeing that Internet gambling and the crooks who are behind it are stopped and stopped now.